

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

WILLIAM A. EMERICK
DAWN E. EMERICK
Debtor(s)

Case No. 15-20445JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/13/2015.
- 2) The plan was confirmed on 05/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/28/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/22/2016.
- 5) The case was dismissed on 10/26/2016.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$31,302.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$12,708.93
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$12,708.93**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,980.41
Court Costs	\$0.00
Trustee Expenses & Compensation	\$491.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,471.69**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE LP AGENT	Unsecured	NA	199.37	199.37	0.00	0.00
CAPITAL ONE BANK NA**	Unsecured	NA	257.33	257.33	0.00	0.00
CITIMORTGAGE(*)	Secured	10,156.00	NA	NA	0.00	0.00
CITIMORTGAGE(*)	Secured	0.00	NA	NA	0.00	0.00
ELLWOOD CITY HOSPITAL	Unsecured	99.61	NA	NA	0.00	0.00
ESB BANK(*)	Unsecured	2,254.60	2,417.35	2,417.35	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	758.00	NA	NA	0.00	0.00
HERITAGE VALLEY HEALTH SYSTEM	Unsecured	63.00	NA	NA	0.00	0.00
LCA COLLECTIONS	Unsecured	130.90	NA	NA	0.00	0.00
LCA COLLECTIONS	Unsecured	23.70	NA	NA	0.00	0.00
MICHAEL MILLER DMD	Unsecured	895.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC O/B/O DEF	Unsecured	24,924.09	23,422.22	23,422.22	0.00	0.00
PBS MENTAL HEALTH ASSOCIATES	Unsecured	69.50	NA	NA	0.00	0.00
PEDIATRIC ALLIANCE	Unsecured	120.00	NA	NA	0.00	0.00
PENNSYLVANIA-AMERICAN WTR CC	Unsecured	924.75	925.04	925.04	0.00	0.00
RICHARD HIGLEY	Secured	7,783.15	NA	7,783.15	2,268.08	0.00
US BANK NA - TRUSTEE	Secured	51,402.17	62,420.22	0.00	6,969.16	0.00
US BANK NA - TRUSTEE	Secured	0.00	12,673.06	12,673.06	0.00	0.00
WELLS FARGO BANK D/B/A WELLS F	Secured	2,276.41	0.00	0.00	0.00	0.00
WELLS FARGO BANK D/B/A WELLS F	Unsecured	0.00	2,276.41	2,276.41	0.00	0.00
WEST PENN POWER**	Unsecured	3,688.65	3,467.83	3,467.83	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$6,969.16	\$0.00
Mortgage Arrearage	\$12,673.06	\$0.00	\$0.00
Debt Secured by Vehicle	\$7,783.15	\$2,268.08	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,456.21	\$9,237.24	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$32,965.55	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$3,471.69</u>
Disbursements to Creditors	<u>\$9,237.24</u>
TOTAL DISBURSEMENTS :	<u>\$12,708.93</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/12/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.